

3

ABSTRACT OF THE DISCLOSURE

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A receivables management method whereby a credit provider provides sufficient credit to a plurality of buyers who place orders with a seller to cover debts incurred only when placing the orders with the seller. The buyers placing the orders with the seller thereby incurred debt with the seller. The seller fulfills the orders and transfers the debt to the credit provider in exchange for settlement of the debts by the credit provider. The credit provider seeks settlement of the debts from the buyers. In addition, an apparatus is provided for processing data wherein data is received from a seller relating to orders made by a plurality of buyers. The data includes order information and debt information. A data processing device is provided for separating the order information from the debt information and forwarding the debt information to the debt processing device. The debt processing device processes the debt information to produce processed debt information before returning the processed debt information to the data processing device. The data processing device associates the order information with the processed debt information to produce processed data to be sent to the buyers.